

Information to identify the case:

Debtor 1	<u>Clint W. Zupich</u>	Social Security number or ITIN	xxx-xx-1637
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Diane R. Zupich</u>	Social Security number or ITIN	xxx-xx-2521
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-20689-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Clint W. Zupich

Diane R. Zupich

8/17/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Clint W. Zupich
Diane R. Zupich
Debtors

Case No. 22-20689-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 17, 2022

User: admin
Form ID: 318

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Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Clint W. Zupich, Diane R. Zupich, 1003 Chestnut Street, Hiller, PA 15444-9751
15472256	Directv, c/o IC Systems Collections, PO Box 64378, Saint Paul, MN 55164-0378
15472259	+ Dish Network, 9601 S. Meridian Blvd., Englewood, CO 80112-5905
15472260	Fayette Physicians Network, P.O. Box 371980, Pittsburgh, PA 15250-7980
15472261	#+ Foundation Radiology Group, 401 Liberty Ave, Pittsburgh, PA 15222-1029
15472264	MedExpress Urgent Care PA, PO Box 7964, Belfast, ME 04915-7900
15472275	+ Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 18 2022 04:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 18 2022 00:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 18 2022 04:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 18 2022 00:06:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15472244	Email/Text: ebn@americollect.com	Aug 18 2022 00:06:00	Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
15472240	Email/Text: ebn@americollect.com	Aug 18 2022 00:06:00	Americollect, 1851 S Alverno Road, Manitowoc, WI 54221
15472248	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 18 2022 00:06:00	Community Loan Servicing, PO Box 740410, Cincinnati, OH 45274-0410
15472252	+ EDI: CCUSA.COM	Aug 18 2022 04:03:00	Credit Collections USA, LLC, Attn: Bankruptcy, 16 Distributor Drive Ste 1, Morgantown, WV 26501-7209
15472249	+ EDI: CCUSA.COM	Aug 18 2022 04:03:00	Credit Collections USA, LLC, 16 Distributor Drive, Morgantown, WV 26501-0121

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15472257	EDI: DIRECTV.COM	Aug 18 2022 04:03:00	DirecTV, Bankruptcy Department, PO Box 6550, Englewood, CO 80155-6550
15472255	+ Email/Text: bankruptcydepartment@tsico.com	Aug 18 2022 00:06:00	Directv, c/o EOS CCA, PO Box 981025, Boston, MA 02298-1025
15472256	EDI: LCIICSYSTEM	Aug 18 2022 04:03:00	Directv, c/o IC Systems Collections, PO Box 64378, Saint Paul, MN 55164-0378
15472258	+ Email/Text: bknnotice@ercbpo.com	Aug 18 2022 00:06:00	Dish Network, c/o Enhanced Recovery Comp, PO Box 57547, Jacksonville, FL 32241-7547
15472259	+ EDI: DISH	Aug 18 2022 04:03:00	Dish Network, 9601 S. Meridian Blvd., Englewood, CO 80112-5905
15472263	+ Email/Text: bankruptcy@marinerfinance.com	Aug 18 2022 00:06:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15472262	+ Email/Text: bankruptcy@marinerfinance.com	Aug 18 2022 00:06:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
15472269	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Aug 18 2022 00:06:00	RMP LLC, 8085 Knue Road, Indianapolis, IN 46250-1921
15472265	Email/Text: bkdepartment@rtresolutions.com	Aug 18 2022 00:06:00	Real Time Solutions, PO Box 36655, Dallas, TX 75235-1655
15472266	+ Email/Text: bkdepartment@rtresolutions.com	Aug 18 2022 00:06:00	Real Time Solutions, 1750 Regal Row, Suite 120, Dallas, TX 75235-2287
15472267	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Aug 18 2022 00:06:00	Receivables Managemnt Partners, 6955 Hillsdale Court, Indianapolis, IN 46250-2054
15472268	^ MEBN	Aug 18 2022 00:01:39	Receivables Managemnt Partners, Attn: Bankruptcy, Po Box 630844, Cincinnati, OH 45263-0844
15472273	+ Email/Text: bankruptcydepartment@tsico.com	Aug 18 2022 00:06:00	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15472271	+ Email/Text: bankruptcydepartment@tsico.com	Aug 18 2022 00:06:00	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
15472277	+ EDI: VERIZONCOMB.COM	Aug 18 2022 04:03:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
15472276	+ EDI: VERIZONCOMB.COM	Aug 18 2022 04:03:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC
15472245	*P++	AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court:, Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
15472246	*P++	AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court:, Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
15472247	*P++	AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court:, Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
15472241	*P++	AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court:, Americollect, 1851 S Alverno Road, Manitowoc, WI 54221
15472242	*P++	AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court:, Americollect, 1851 S Alverno Road, Manitowoc, WI 54221
15472243	*P++	AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court:, Americollect, 1851 S Alverno Road, Manitowoc, WI 54221
15472253	*+	Credit Collections USA, LLC, Attn: Bankruptcy, 16 Distributor Drive Ste 1, Morgantown, WV 26501-7209
15472254	*+	Credit Collections USA, LLC, Attn: Bankruptcy, 16 Distributor Drive Ste 1, Morgantown, WV 26501-7209

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15472250	*+	Credit Collections USA, LLC, 16 Distributor Drive, Morgantown, WV 26501-0121
15472251	*+	Credit Collections USA, LLC, 16 Distributor Drive, Morgantown, WV 26501-0121
15472270	*+	RMP LLC, 8085 Knue Road, Indianapolis, IN 46250-1921
15472274	*+	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15472272	*+	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273

TOTAL: 1 Undeliverable, 13 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Clint W. Zupich julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Diane R. Zupich julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee	robertslone223@gmail.com rslone@pulsenet.com;pa07@ecfbis.com
Robert H. Slone, Trustee	on behalf of Trustee Robert H. Slone Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfbis.com

TOTAL: 6